

**REPUBLIC OF KENYA**

**NATIONAL OCCUPATIONAL STANDARDS**

**FOR**

**INSURANCE SALES CLERK**

**LEVEL 4**



TVET CDACC

P.O. BOX 15745-00100

NAIROBI

First published 2019

© 2019, TVET CDACC

All rights reserved. No part of these Occupational Standards may be reproduced, distributed, or transmitted in any form or by any means, including photocopying, recording, or other electronic or mechanical methods without the prior written permission of the TVET CDACC, except in the case of brief quotations embodied in critical reviews and certain other non-commercial uses permitted by copyright law. For permission requests, write to the Council Secretary/CEO, at the address below:

**Council Secretary/CEO**

**TVET Curriculum Development, Assessment and Certification Council**

**P.O. Box 15745–00100**

**Nairobi, Kenya**

**Email: info@tvetcdacc.go.ke**

# FOREWORD

The provision of quality education and training is fundamental to the Government’s overall strategy for social economic development. Quality education and training will contribute to achievement Kenya’s development blue print and sustainable development goals.

Reforms in the education sector are necessary for the achievement of Kenya Vision 2030 and meeting the provisions of the Constitution of Kenya 2010. The education sector had to be aligned in the Constitution and this resulted to the formulation of the Policy Framework for Reforming Education and Training. A key feature of this policy is the radical change in the design and delivery of the TVET training. This policy document requires that training in TVET be competency based, curriculum development be industry led, certification be based on demonstration of competence and mode of delivery allows for multiple entry and exit in TVET programmes.

These reforms demand that Industry takes a leading role in curriculum development to ensure the curriculum addresses its competence needs. It is against this background that these Occupational Standards were developed for the purpose of developing a competency-based curriculum for insurance sales clerk Level 4. These Occupational Standards will also be the basis for assessment of an individual for competence certification.

It is my conviction that these Occupational Standards will play a great role towards development of competent human resource for theBusiness sector’s growth and sustainable development.

**PRINCIPAL SECRETARY, VOCATIONAL AND TECHNICAL TRAINING**

**MINISTRY OF EDUCATION**

# PREFACE

Kenya Vision 2030 aims to transform the country into a newly industrializing, “middle-income country providing a high-quality life to all its citizens by the year 2030”. Kenya intends to create a globally competitive and adaptive human resource base to meet the requirements of a rapidly industrializing economy through life-long education and training. TVET has a responsibility of facilitating the process of inculcating knowledge, skills and attitudes necessary for catapulting the nation to a globally competitive country, hence the paradigm shift to embrace Competency Based Education and Training (CBET).

The Technical and Vocational Education and Training Act No. 29 of 2013 and the sessional paper No 14 of 2012 on Reforming Education and Training in Kenya, emphasized the need to reform curriculum development, assessment and certification. This called for shift to CBET to address the mismatch between skills acquired through training and skills needed by industry as well as increase the global competitiveness of Kenyan labour force.

The TVET Curriculum Development, Assessment and Certification Council (TVET CDACC), in conjunction with Business sector Skills Advisory Committee (SSAC), have developed these Occupational Standards for insurance sales clerk. These occupational standards will be the bases for development of competency-based curriculum for insurance sales clerk Level 4. These Standards will also be the basis for assessment of an individual for competence certification.

The occupational standards are designed and organized with clear performance criteria for each element of a unit of competency. These standards also outline the required knowledge and skills as well as evidence guide.

I am grateful to the Council Members, Council Secretariat, finance and sales SSAC, expert workers and all those who participated in the development of these occupational standards.

**CHAIRPERSON,**

**TVET CDACC**

# ACKNOWLEDGMENT

These Occupational Standards were developed through combined effort of various stakeholders from private and public organizations. I am sincerely thankful to the management of these organizations for allowing their staff to participate in this course. I wish to acknowledge the invaluable contribution of industry players who provided inputs towards the development of these Standards.

I thank TVET Curriculum Development, Assessment and Certification Council (TVET CDACC) for providing guidance on the development of these Standards. My gratitude goes to the Business Sector Skills Advisory Committee (SSAC) members for their contribution to the development of these Standards. I thank all the individuals and organizations who participated in the validation of these Standards.

I acknowledge all other institutions which in one way or another contributed to the development of these Standards.

**CHAIRPERSON**

**BUSINESS SECTOR SKILLS ADVISORY COMMITTEE**

# TABLE OF CONTENTS

[FOREWORD ii](#_Toc69383835)

[PREFACE iii](#_Toc69383836)

[ACKNOWLEDGMENT iv](#_Toc69383837)

[TABLE OF CONTENTS v](#_Toc69383838)

[ACRONYMS AND ABBREVIATIONS vi](#_Toc69383839)

[KEY TO UNIT CODE vii](#_Toc69383840)

[OVERVIEW viii](#_Toc69383841)

[BASIC UNITS OF COMPETENCY 1](#_Toc69383842)

[DEMONSTRATE COMMUNICATION SKILLS 2](#_Toc69383843)

[DEMONSTRATE NUMERACY SKILLS 6](#_Toc69383844)

[DEMONSTRATE DIGITAL LITERACY 11](#_Toc69383845)

[DEMONSTRATE ENTREPRENEURIAL SKILLS 15](#_Toc69383846)

[DEMONSTRATE EMPLOYABILITY SKILLS 20](#_Toc69383847)

[DEMONSTRATE ENVIRONMENTAL LITERACY 26](#_Toc69383848)

[DEMONSTRATE OCUPATIONAL SAFETY AND HEALTH PRACTICES 31](#_Toc69383849)

[CORE UNITS OF COMPETENCY 36](#_Toc69383850)

[PROVIDE FINANCIAL SECURITY 37](#_Toc69383851)

[PROCESS INSURANCE POLICY 42](#_Toc69383852)

[PROVIDE INSURANCE CONTRACT ADMINISTRATIVE SERVICES 47](#_Toc69383853)

[PROVIDE CUSTOMER CARE SERVICES 51](#_Toc69383854)

# ACRONYMS AND ABBREVIATIONS

A Control Version

BC Basic Competency

CBET Competency-Based Education and Training

CC Common Competency

CDACC Curriculum Development, Assessment and Certification Council

CR Core Competency

CU Curriculum

ICT Information communication technology

NEMA National Environment Management Authority

OSH Occupational Safety and Health

SC Sales clerk

TVET Technical and Vocational Education and Training

# KEY TO UNIT CODE

 **BUS/OS/INS/BC/01/4/A**

Industry or sector

Occupational Standards

Occupational area

Type of competency

Competency number

Competency level

Control version

# OVERVIEW

Insurance Sales Clerk level 4 qualification consists of competencies that a person must achieve to enable him/her to effectively discharge insurance works and contributes towards meeting the insurance sales clerk requirements. It involves providing financial security, processing insurance policy providing insurance contract administrative services and providing customer care services.

The units of competency leading to insurance sales clerk level 4 qualification include the following seven basic and four core competencies:

**BASIC UNITS OF COMPETENCY**

|  |  |
| --- | --- |
| **UNIT CODE**  | **UNIT OF COMPETENCY TITLE**  |
| BUS/OS/INS/BC/01/4/A | Demonstrate communication skills |
| BUS/OS/INS/BC/02/4/A | Demonstrate numeracy skills |
| BUS/OS/INS/BC/03/4/A | Demonstrate digital literacy |
| BUS/OS/INS/BC/04/4/A | Demonstrate entrepreneurial skills |
| BUS/OS/INS/BC/05/4/A | Demonstrate employability skills |
| BUS/OS/INS/BC/06/4/A | Demonstrate environmental literacy |
| BUS/OS/INS/BC/07/4/A | Demonstrate Occupational safety and health practices |

**CORE UNITS OF COMPETENCY**

|  |  |
| --- | --- |
| **UNIT CODE**  | **UNIT OF COMPETENCY TITLE**  |
| BUS/OS/INS/CR/01/4/A | Provide financial security |
| BUS/OS/INS/CR/02/4/A | Process insurance policy |
| BUS/OS/INS/CR/03/4/A | Provide insurance contract administrative services |
| BUS/OS/INS/CR/04/4/A | Provide customer care services |

# BASIC UNITS OF COMPETENCY

# DEMONSTRATE COMMUNICATION SKILLS

**UNIT CODE: BUS/OS/INS/BC/01/4/A**

**UNIT DESCRIPTION**

This unit covers the competencies required to gather, interpret and convey information in response to workplace requirements and to lead in the dissemination and discussion of ideas, information and issues in the workplace.

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT** These describe the key outcomes which make up workplace function | **PERFORMANCE CRITERIA**These are assessable statements which specify the required level of performance for each of the elements.***Bold and italicized terms*** ***are elaborated in the Range*** |
| 1. Obtain and convey workplace information
 | * 1. Specific and relevant information is accessed from appropriate sources
	2. Effective questioning, active listening and speaking skills are used to gather and convey information
	3. Appropriate mediumis used to transfer information and ideas
	4. Appropriate non- verbal communication is used
	5. Appropriate lines of communicationwith supervisors and colleagues are identified and followed
	6. Defined workplace procedures for the location and storageof information are used
	7. Personal interaction is carried out clearly and concisely
 |
| 1. Complete relevant work-related documents
 | * 1. Range of forms relating to conditions of employment are completed accurately and legibly
	2. Workplace data is recorded on standard workplace forms and documents
	3. Basic mathematical processesare used for routine calculations
	4. Errors in recording information on forms/ documents are identified and properly acted upon
	5. Reporting requirements to supervisor are completed according to organizational guidelines
 |
| 1. Communicate information about workplace processes
 | 1. Appropriate ***method of communication*** is selected
2. Multiple operations involving several topics areas are communicated accordingly
3. Questions are used to gain extra information
4. Correct sources of information are identified
5. Information is selected and organized correctly
6. Verbal and written reporting is undertaken when required
7. Communication skills are maintained in all situations
 |
| 1. Lead workplace discussion
 | 1. Response to workplace issues are sought
2. Response to workplace issues are provided immediately
3. Constructive contributions are made to ***workplace discussions*** on such issues as production, quality and safety
4. Goals/objectives and action plan undertaken in the workplace are communicated accordingly
 |
| 1. Identify and communicate issues arising in the workplace
 | 1. Issues and problems are identified as they arise
2. Information regarding problems and issues are organized coherently to ensure clear and effective communication
3. Dialogue is initiated with appropriate personnel
4. Communication problems and issues are raised as they arise
 |

**RANGE**

This section provides work environment and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range** |
| 1. Methods of communication mayinclude but not limited to:
 | * Non-verbal gestures
* Verbal
* Face to face
* Two-way radio
* Speaking to groups
* Using telephone
* Written
* Internet
 |
| 1. Workplace discussion may include but not limited to:
 | * Coordination meetings
* Toolbox discussion
* Peer-to-peer discussion
 |

**REQUIRED SKILLS AND KNOWLEDGE**

This section describes the skills and knowledge required for this unit of competency.

**Required Skills**

The individual needs to demonstrate the following skills:

* Organization
* Understand and convey intended meaning
* Participate in variety of workplace discussions
* Comply with organization requirements for the use of written and electronic communication methods
* Report writing
* Probing

**Required Knowledge**

The individual needs to demonstrate knowledge of:

* Organization requirements for written and electronic communication methods
* Effective verbal communication methods
* Report writing
* Effective questioning techniques (clarifying and probing)
* Workplace etiquette

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical aspects of Competency
 | Assessment requires evidence that the candidate: 1. Dealt with a range of communication/information at one time
2. Made constructive contributions in workplace issues
3. Sought workplace issues effectively
4. Responded to workplace issues promptly
5. Presented information clearly and effectively in written form
6. Used appropriate sources of information
7. Asked appropriate questions
8. Provided accurate information
 |
| 1. Resource Implications
 | The following resources should be provided: 1. Variety of Information
2. Communication tools
3. Simulated workplace
 |
| 1. Methods of Assessment
 | 1. Third-party reports
2. Portfolio
3. Interview
4. Written tests
5. Observation
6. Oral questioning
 |
| 1. Context of Assessment
 | Competency may be assessed individually in the actual workplace or through accredited institution |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended. |

# DEMONSTRATE NUMERACY SKILLS

**UNIT CODE: BUS/OS/INS/BC/02/4/A**

**UNIT DESCRIPTION**

This unit covers the competencies required to perform numerical functions.The person who is competent in this unit shall be able to: Identify and use whole numbers and simple fractions, decimals and percentages; Identify, measure and estimate familiar quantities for work, Read and use familiar maps, plans and diagrams for work, Identify and describe common 2D and some 3D shapes for work, Construct simple tables and graphs for work using familiar data, Identify and interpret information in familiar tables, graphs and charts for work.

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT** These describe the key outcomes which make up workplace function. | **PERFORMANCE CRITERIA**These are assessable statements which specify the required level of performance for each of the elements.***Bold and italicized terms*** ***are elaborated in the Range.*** |
| 1. Identify and use whole numbers and simple fractions, decimals and percentages for work
 | 1. Simple fractions, decimals and percentages identified and interpreted
2. Understanding of place value by organising numbers from smallest to largest demonstrated
3. Required numerical information located and decision made on appropriate method to solve a problem
4. Limited range of calculations performed using the 4 operations
5. Links between operations described
6. Estimations made to check reasonableness of results of problem solving process
7. Numerical information recorded, and the result of the task communicated using informal and some formal language and symbolism
 |
| 1. Identify, measure and estimate familiar quantities for work
 | 1. Measurement information in workplace tasks and texts identified and interpreted
2. Familiar units of measurement needed for tasks is identified
3. Familiar and simple amounts estimated
4. Appropriate measuring equipment selected
5. ***Simple measuring equipment*** graduated in familiar units to measure relevant quantities is used
6. Calculation done using familiar units of measurement
7. Measurements and results checked against estimates
8. Results are recorded or reported
9. Results relevant to the workplace task are communicated using informal and some formal mathematical and general language
 |
| 1. Read and use familiar maps, plans and diagrams for work
 | 1. Items and places are in familiar maps, plans and diagrams
2. Common symbols and keys recognised in familiar maps, plans and diagrams
3. Understanding of direction and location demonstrated by describing the location of objects, or route to familiar places
4. Instructions to locate familiar objects or places are given and followed
5. Informal and some formal oral mathematical language and symbols are used
 |
| 1. Identify and describe common 2D and some 3D shapes for work
 | 1. ***Common 2D shapes and some common 3D shapes*** in familiar situations are identified and named
2. Common 2D shapes and designs are compared and classified
3. Informal and some formal language used to describe common two-dimensional shapes and some common three-dimensional shapes
4. Simple items used to draw or construct common 2D shapes
5. Common 3D shapes matched to their 2D sketches or nets
 |
| 1. Construct simple tables and graphs for work using familiar data
 | 1. Common types of graphs are identified and named
2. Familiar data to be collected is determined
3. A method to collect data is selected
4. A small amount of simple familiar data is collected
5. One or two variables determined from the data collected
6. Data ordered and collated
7. A table constructed, and data enter
8. Graphs are constructed using data from table
9. Results are promptly checked
10. Graph information related to work is reported or discussed using informal and some formal mathematical and general language
 |
| 1. Identify and interpret information in familiar tables, graphs and charts for work
 | 1. Simple tables are identified in familiar texts and contexts
2. Title, headings, rows and columns located in familiar tables
3. Information and data in simple tables identified and interpreted
4. Information is related to relevant workplace tasks
5. Familiar graphs and charts are identified in familiar texts and contexts
6. Title, labels, axes, scale and key from familiar graphs and charts are located
7. Information and data in familiar graphs and charts is identified and interpreted
8. Information related to relevant workplace tasks
 |

**RANGE**

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environments and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range** |
| * Simple measuring equipment may include but not limited to:
 | * Rulers
* Watches/clocks
* Scales
* Thermometers
* AVO meter
 |
| * Common 2D shapes and common 3D shapes may include but not limited to:
 | * Round
* Square
* Rectangular
* Triangle
* Sphere
* Cylinder
* Cube
* Polygons
* Cuboids
 |

**REQUIRED SKILLS AND KNOWLEDGE**

This section describes the skills and knowledge required for this unit of competency.

**Required Skills**

The individual needs to demonstrate the following skills:

* Applying fundamental operations (addition, subtraction, division, multiplication)
* Using calculator
* Use of measuring tools and equipment

**Required knowledge**

The individual needs to demonstrate knowledge of:

* Types of common shapes
* Differentiation between two dimensional shapes / objects
* Formulae for calculating area and volume
* Types and purpose of measuring instruments
* Units of measurement and abbreviations
* Fundamental operations (addition, subtraction, division, multiplication)
* Rounding techniques
* Types of fractions
* Different types of tables and graphs
* Meaning of graphs, such as increasing, decreasing, and constant value
* Preparation of basic data, tables & graphs

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical aspects of Competency
 | Assessment requires evidence that the candidate:* 1. Simple fractions, decimals and percentages are correctly identified and interpreted
	2. Performed a limited range of calculations using the 4 operations
	3. Performed calculations using familiar units of measurement
	4. Recognised common symbols and keys in familiar maps, plans and diagrams
	5. Constructed simple tables and graphs using familiar data
	6. Identified and interpret information in familiar tables, graphs and charts
 |
| 1. Resource Implications
 | 1. Assessment location
2. Calculator
3. Basic measuring instruments
 |
| 1. Methods of Assessment
 | Competency may be assessed through:1. Written Test
2. Interview
3. Oral Questioning
 |
| 1. Context of Assessment
 | Competency may be assessed in an off –the-job setting  |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended. |

# DEMONSTRATE DIGITAL LITERACY

**UNIT CODE: BUS/OS/INS/BC/03/4/A**

**UNIT DESCRIPTION**

This unit covers the competencies required to effectively demonstrate digital literacy in a working environment. It entails identifying and using digital devices such as smartphones, tablets, laptops and desktop PCs for purposes of communication and performing work related tasks at the work place.

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT** These describe the key outcomes which make up workplace function | **PERFORMANCE CRITERIA**These are assessable statements which specify the required level of performance for each of the elements.***Bold and italicized terms*** ***are elaborated in the Range*** |
| 1. Identify computer software and hardware
 | * 1. ***Appropriate computer software*** is identified according to manufacturer’s specification
	2. ***Appropriate computer hardware*** is identified according to manufacturer’s specification
 |
| 1. Apply security measures to data, hardware, software
 | * 1. ***Data security and privacy are classified*** in accordance with the technological situation
	2. ***Security and control measures*** are applied in accordance with laws governing protection of ICT
	3. Computer threats and crimes are detected.
	4. Protection against computer crimes is undertaken in accordance with laws governing protection of ICT
 |
| 1. Apply computer software in solving tasks
 | * 1. Basic word processing concepts are applied in resolving workplace tasks
	2. Word processing utilities are applied in accordance with workplace procedures
	3. Data is manipulated on worksheet in accordance with office procedures
 |
| 1. Apply internet and email in communication at workplace
 | * 1. Electronic mail is applied in workplace communication in accordance with office procedures
	2. Office internet functions are defined and executed in accordance with office procedures
	3. Network configuration and uses are determined in accordance with office operations procedures
 |

**RANGE**

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environments and situations that will affect performance.

|  |  |
| --- | --- |
| **Range** | **Variable** |
| 1. Appropriate computer software may include but not limited to:
 | * Operating system
* MS office
* Web browser
* Media players
 |
| 1. Appropriate computer hardware may include but not limited to:
 | * Computer Case
* Monitor
* Keyboard
* Mouse
* Hard Disk Drive
* Motherboard
* Video Card
 |
| 1. Data security and privacy may include but not limited to:
 | * Confidentiality
* Cloud computing
* Confidentiality
* Cyber terrorism
* Integrity -but-curious data serving
 |
| 1. Security and control measures may include but not limited to:
 | * Countermeasures and risk reduction
* Cyber threat issues
* Risk management
 |

**REQUIRED SKILLS AND KNOWLEDGE**

This section describes the skills and knowledge required for this unit of competency.

**Required Skills**

The individual needs to demonstrate the following skills:

* Analytical
* Interpretation
* Typing
* Communication
* Computing (applying fundamental operations such as addition, subtraction, division and multiplication)
* Using calculator
* Basic ICT

**Required Knowledge**

The individual needs to demonstrate knowledge of:

* Input and output devices
* Central processing Unit (CPU)
* Peripherals
* Storage Media
* Software concept
* Types of concept
* Function of computer software
* Data security and privacy
* Security threats and control measures
* Computer crimes
* Detection and protection of computer crimes
* Laws governing protection of ICT
* Word processing;
* Functions and concepts of word processing.
* Documents and tables creation and manipulations
* Mail merging
* Word processing utilities
* Spread sheet;
* Meaning, formulae, function and charts, uses, layout, data manipulation and application to cell
* Networking and Internet;
* Meaning, functions and uses of networking and internet.
* Electronic mail and world wide web
* Emerging trends and issues in ICT;
* Identify and apply emerging trends and issues in ICT
* Challenges posed by emerging trends and issues

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical Aspects of Competency
 | Assessment requires evidence that the candidate:* 1. Identified input, output, CPU and storage media devices of computers in accordance to computer specification
	2. Identified concepts, types and functions of computer software according to operation manual
	3. Identified and controlled security threats
	4. Detected and protected computer crimes
	5. Applied word processing in office tasks
	6. Prepared work sheet and applied data to the cells in accordance to workplace procedures
	7. Used Electronic Mail for office communication as per workplace procedure
	8. Applied internet and World Wide Web for office tasks in accordance with office procedures
	9. Applied laws governing protection of ICT
 |
| 1. Resource Implications
 | * 1. Smart phones
	2. Tablets
	3. Desktop computer
	4. Laptop
	5. Calculator
	6. Internet
	7. Operations Manuals
 |
| 1. Methods of Assessment
 | Competency may be assessed through:* 1. Written tests
	2. Practical assignment
	3. Interview
	4. Oral Questioning
	5. Observation
 |
| 1. Context of Assessment
 | Competency may be assessed on or off the job setting |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended. |

# DEMONSTRATE ENTREPRENEURIAL SKILLS

**UNIT CODE: BUS/OS/INS/BC/04/4/A**

**UNIT DESCRIPTION**

This unit covers the competencies required for creating and maintaining small scale business, establishing small business customer base, managing and growing a micro/small-scale business.

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT**These describe the **key outcomes** which make up workplace function. | **PERFORMANCE CRITERIA**These are assessable statements which specify the required level of performance for each of the elements.***Bold and italicized terms are elaborated in the Range*** |
| 1. Create and maintain small scale business
 | 1. Generation and evaluation of business ideas is undertaken in accordance with the existing procedure
2. Competencies are matched with business opportunities in accordance with business practices.
3. Procedure for starting a small business is identified as per the legal requirements
4. SWOT/ PESTEL analysis and or industrial survey is carried out according to office procedures
5. ***Business operations*** are monitored and controlled following established procedures.
6. Quality assurance measures are implemented consistently.
7. Good relations are maintained with staff/workers.
8. Policies and procedures on occupational safety and health and environmental concerns are constantly observed.
 |
| 1. Establish small scale business customer base
 | 1. Good customer relations are maintained in accordance with office procedures
2. New customers and markets are identified, explored and reached out to according to the marketing plan
3. Promotions/Incentives are offered to loyal customers in accordance with office procedures
4. Additional products and services are evaluated and tried in accordance with marketing strategy
5. Customer record is maintained in accordance with office procedures
 |
| 1. Manage small scale business
 | 1. Enterprise is built up and sustained through judicious control of cash flows.
2. Profitability of enterprise is ensured though appropriate internal controls.
3. Unnecessary or lower-priority expenses and purchases are avoided to ensure profitability
4. Basic cost-benefit analysis are undertaken in accordance with office procedures
5. Basic financial management are undertaken in accordance with office procedures
6. Basic financial accounting in undertaken in accordance with office procedures
7. Business ***internal controls*** are implemented in accordance with office procedure
8. Setting business priorities and strategies is carried out according to office procedures
9. Preparation and interpretation of basic financial statements is undertaken in accordance with set procedures
10. Preparation of business plansfor small business is undertaken in accordance with ***business strategy***
11. Business Social Responsibility is maintained in accordance with Standard Operations Procedures (SOP)
 |
| 1. Grow/ expand small scale business
 | 1. Prepared business growth strategy for small sale business in accordance with office procedures
2. Incorporated technology in small scale business growth in accordance with technological trends
3. Emerging issues and trends are considered in accordance with business growth strategy
4. Built audience interest in product/service according to growth strategy
5. Boosted cooperate communication according to business ***communication strategy***
 |

**RANGE**

This section provides work environment and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range**  |
| 1. Business operations may include but not limited to:
 | * Purchasing
* Accounting/administrative
* Work production/operations/sales
* Marketing
 |
| 1. Internal control may include but not limited to:
 | * Accounting systems
* Financial statements/reports
* Cash management
* Human resource management
 |
| 1. Business Strategy may include but not limited to:
 | * Management of wastages
* Environmental Conservation
 |
| 1. Communication strategy may include but not limited to:
 | * Blue print of exchange of information
* Technology and exchange of information
 |

**REQUIRED SKILLS AND KNOWLEDGE**

This section describes the skills and knowledge required for this unit of competency.

**Required Skills**

The individual needs to demonstrate the following skills:

* Marketing
* Advertising
* Basic bookkeeping
* Accounting
* Communication

**Required Knowledge**

The individual needs to demonstrate knowledge of:

* Generation and evaluation of business ideas
* Legal requirements for starting a small business
* SWOT/ PESTEL analysis
* Occupational Safety and Health
* Public relations concepts
* Business plan
* Business financing
* Marketing strategies
* Business management and control
* Production/ operation process
* Product promotion strategies
* Market and feasibility studies
* Business ethics
* Building customer relations
* Business models and strategies
* Types and categories of businesses
* Business internal controls
* Relevant national and local legislation and regulations
* Basic quality control and assurance concepts
* Building relations with customer and employees
* Building competitive advantage of the enterprise
* Business growth strategies

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |  |
| --- | --- | --- |
| 1. Critical aspects of Competency
 | Assessment requires evidence that the candidate:

|  |
| --- |
| 1. Demonstrated entrepreneurial skills
2. Demonstrate competencies to create a small-scale business
3. Demonstrated ability to conceptualize and plan a micro/small business
4. Grew customer base for the small-scale business
5. Demonstrated ability to manage/operate a micro/small-scale business
6. Demonstrated competencies to grow a micro/small-scale business
 |

 |
| 1. Resource Implications
 |

|  |
| --- |
| The following resources should be provided:  |

1. Assessment location
2. Case studies on micro/small-scale enterprises
3. Assessment materials
 |
| 1. Methods of Assessment
 | Competency in this unit may be assessed through:

|  |  |
| --- | --- |
| 1. Written tests
2. Observation
3. Oral questioning
4. Portfolio
5. Projects
 |  |

 |
| 1. Context of Assessment
 | 1. Competency may be assessed in workplace or in a simulated workplace setting
2. Assessment shall be observed while tasks are being undertaken whether individually or in-group
 |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended. |

#  DEMONSTRATE EMPLOYABILITY SKILLS

**UNIT CODE: BUS/OS/INS/BC/05/4/A**

**UNIT DESCRIPTON**

This unit covers competencies required to demonstrate employability skills. It involves conducting self-management, demonstrating critical safe work habits, demonstrating workplace learning and workplace ethics.

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT**These describe the key outcomes which make up workplace function. | **PERFORMANCE CRITERIA**These are assessable statements which specify the required level of performance for each of the elements.***Bold and italicized terms are elaborated in the Range*** |
| 1. Conduct self-management
 | 1. Personal vision, mission and goals are formulated based on potential and in relation to organization objectives
2. Emotions are managed as per workplace requirements
3. Individual performance is evaluated and monitored according to the agreed targets.
4. Assertiveness is developed and maintained based on the requirements of the job.
5. Accountability and responsibility for own actions are demonstrated.
6. Self-esteem and a positive self-image are developed and maintained.
7. Time management, attendance and punctuality are observed as per the organization policy.
8. Goals are managed as per the organization’s objective
9. Self-strengths and weaknesses are identified as per ***personal objectives***
10. Critics are managed as per personal objectives
11. Demonstrate interpersonal communication
12. Information is shared as per communication structure
13. Work activity is organized with other involved personnel as per the SOPs
 |
| 1. Demonstrate critical safe work habits
 | * 1. Stress is managed in accordance with workplace procedures.
	2. Punctuality and time consciousness is demonstrated in line with workplace policy.
	3. Personal objectives are integrated with organization goals based on organization’s strategic plan.
	4. Work priorities are set in accordance to workplace procedures.
	5. ***Feedback*** on performance is collected and evaluated based on established ***team*** learning process
	6. Leisure time is recognized in line with organization policy.
	7. Abstinence from ***drug and substance abuse*** is observed as per workplace policy.
	8. Awareness of HIV and AIDS is demonstrated in line with workplace requirements.
	9. Safety consciousness is demonstrated in the workplace based on organization safety policy.
	10. ***Emerging issues*** are dealt with in accordance with organization policy.
 |
| 1. Demonstrate workplace learning
 | * 1. Personal training needs are identified and assessed in line with the requirements of the job
	2. Own learning is managed as per workplace policy.
	3. Learning opportunities are sought and allocated based on job requirement and in line with organization policy.
	4. Contribution to the learning community at the workplace is carried out.
	5. ***Range of media for learning*** are identified as per the training need
	6. Application of learning is demonstrated in both technical and non-technical aspects based on requirements of the job
	7. Enthusiasm for ongoing learning is demonstrated
	8. Time and effort is invested in learning new skills-based job requirements
	9. Willingness to learn in different context is demonstrated based on available learning opportunities arising in the workplace.
	10. Opportunities for performance improvement are identified proactively in area of work.
	11. Awareness of personal role in workplace ***innovation*** is demonstrated.
 |
| 1. Demonstrate workplace ethics
 | * 1. Policies and guidelines are observed as per the workplace requirements
	2. Self-worth and profession is exercised in line with personal goals and organizational policies
	3. Code of conduct is observed as per the workplace requirements
	4. Personal and professional integrity is demonstrated as per the personal goals
	5. Commitment to jurisdictional laws is demonstrated as per the workplace requirements
 |

**RANGE**

This section provides work environment and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

|  |  |
| --- | --- |
| **Range** | **Variable** |
| 1. Personal objectives may include but not limited to:
 | * Long term
* Short term
* Broad
* Specific
 |
| 1. Feedback may include but not limited to:
 | * Verbal
* Written
* Informal
* Formal
 |
| 1. Team may include but not limited to:
 | * Small work group
* Staff in a section/department
* Inter-agency group
 |
| 1. Drug and substance abuse may include but not limited to:
 | * Alcohol
* Tobacco
* Miraa
* Over-the-counter drugs
* Cocaine
* Bhang
* Glue
 |
| 1. Emerging issues may include but not limited to:
 | * Terrorism
* Social media
* National cohesion
* Open offices
 |
| 1. Range of media for learning may include but not limited to:
 | * Mentoring
* peer support and networking
* IT and courses
 |
| 1. Innovation may include but not limited to:
 | * New ideas
* Original ideas
* Different ideas
* Methods/procedures
* Processes
* New tools
 |

**REQUIRED SKILLS AND KNOWLEDGE**

This section describes the skills and knowledge required for this unit of competency.

**Required Skills**

The individual needs to demonstrate the following skills:

* Intra and Interpersonal
* Communication
* Interpersonal
* Critical thinking
* Observation
* Organizing
* Negotiation
* Monitoring
* Evaluation
* Record keeping
* Problem solving
* Decision Making
* Resource utilization
* Resource mobilization

**Required Knowledge**

The individual needs to demonstrate knowledge of:

* Work values and ethics
* Company policies
* Company operations, procedures and standards
* Occupational Health and safety procedures
* Fundamental rights at work
* Personal hygiene practices
* Workplace communication
* Concept of time
* Time management
* Decision making
* Types of resources
* Work planning
* Resources and allocating resources
* Organizing work
* Monitoring and evaluation
* Record keeping
* Workplace problems and how to deal with them
* Negotiation
* Assertiveness
* Team work
* Gender mainstreaming
* HIV and AIDS
* Drug and substance abuse
* Leadership
* Safe work habits
* Professional growth and development
* Technology in the workplace
* Learning
* Creativity
* Innovation
* Emerging issues
	+ Social media
	+ Terrorism
	+ National cohesion

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical aspects of Competency
 | Assessment requires evidence that the candidate:* 1. Conducted self-management
	2. Demonstrated critical safe work habits
	3. Demonstrated workplace learning
	4. Demonstrated workplace ethics
 |
| 1. Resource Implications
 |

|  |
| --- |
| The following resources should be provided:  |

* 1. Assessment location
	2. Materials
 |
| 1. Methods of Assessment
 | Competency in this unit may be assessed through: * 1. Oral Interview
	2. Observation
	3. Third Party Reports
	4. Written tests
 |
| 1. Context of Assessment
 | Competency may be assessed in workplace or in a simulated workplace setting  |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended. |

# DEMONSTRATE ENVIRONMENTAL LITERACY

**UNIT CODE: BUS/OS/INS/BC/06/4/A**

**UNIT DESCRIPTION**

This unit specifies the competencies required to control environmental hazard, control environmental pollution, demonstrate sustainable resource use and evaluate current practices in relation to resource usage.

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT**These describe the key outcomes which make up workplace function. | **PERFORMANCE CRITERIA**These are assessable statements which specify the required level of performance for each of the elements.***Bold and italicized terms*** ***are elaborated in the Range*** |
| 1. Control environmental hazard
 | * 1. Storage methods for environmentally hazardous materials are strictly followed according to environmental regulations and OSHS.
	2. Disposal methods of hazardous wastes are followed always according to environmental regulations and OSHS.
	3. ***PPE*** is used according to OSHS.
 |
| 1. Control environmental pollution
 | * 1. ***Environmental pollution*** ***control measures*** are compiled following standard protocol.
	2. Procedures for solid waste management are observed according Environmental Management and Coordination Act 1999
	3. Methods for minimizing noise pollution complied following environmental regulations.
 |
| 1. Demonstrate sustainable resource use
 | * 1. Methods for minimizing wastage are complied with.
	2. ***Waste management procedures*** are employed following principles of 3Rs (Reduce, Reuse, Recycle)
	3. Methods for economizing or reducing resource consumption are practiced.
 |
| 1. Evaluate current practices in relation to resource usage
 | * 1. Information on resource efficiency ***systems and procedures*** are collected and provided to the work group where appropriate.
	2. ***Current resource usage*** is measured and recorded by members of the work group.
	3. Current purchasing strategies are analyzed and recorded according to industry procedures.
	4. Current work processes to access information and data is analyzed following enterprise protocol.
 |

**RANGE**

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environments and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range** |
| * PPE may include but are not limited to:
 | * Masks
* Gloves
* Goggles
* Safety hat
* Overall
* Hearing protector
* Safety boots
 |
| * Environmental pollution control measures may include but are not limited to:
 | * Methods for minimizing or stopping spread and ingestion of airborne particles
* Methods for minimizing or stopping spread and inhaling gases and fumes
* Methods for minimizing or stopping spread and ingestion of liquid wastes
 |
| * Waste management procedures may include but are not limited to:
 | * Sorting
* Storing of items
* Recycling of items
* Disposal of items
* Handling
* Transport
 |
| * Current resources usage may include but are not limited to:
 | * Electric
* Water
* Fuel
* Telecommunications
* Supplies
* Materials
 |

**REQUIRED SKILLS AND KNOWLEDGE**

This section describes the skills and knowledge required for this unit of competency.

**Required Skills**

The individual needs to demonstrate the following skills:

* Using PPE
* Practicing OSHS
* Complying with environmental pollution control measures
* Observing solid waste management
* Complying with methods of minimizing noise Pollution
* Complying methods of minimizing wastage
* Employing waste management procedures
* Economizing resource consumption
* Listing of resources used
* Measuring current usage of resources
* Identifying and reporting workplace environmental hazards
* Conveying all environmental issues
* Following environmental regulations
* Identifying environmental regulations
* Assessing procedures for assessing compliance
* Collecting information on environmental and resource efficiency systems and procedures, and Providing information to the work group
* Measuring and recording current resource usage
* Analysing and recording current purchasing strategies.
* Analysing current work processes to access information and data and Assisting identifying areas for improvement

**Required Knowledge**

The individual needs to demonstrate knowledge of:

* Storage methods of environmentally hazardous materials
* Disposal methods of hazardous wastes
* Usage of PPE Environmental regulations
* OSHS
* Types of pollution
* Environmental pollution control measures
* Different solid wastes
* Solid waste management
* Different noise pollution
* Methods of minimizing noise pollution
* Solid Waste Act
* Methods of minimizing wastage
* Waste management procedures
* Economizing of resource consumption
* Principle of 3Rs
* Types of resources
* Techniques in measuring current usage of resources
* Calculating current usage of resources
* Types of workplace environmental hazards
* Environmental regulations
* Environmental regulations applying to the enterprise.
* Procedures for assessing compliance with environmental regulations.
* Collection of information on environmental and resource efficiency systems and procedures,
* Measurement and recording of current resource usage
* Analysis and recording of current purchasing strategies.
* Analysis current work processes to access information and data Analysis of data and information

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical Aspects of Competency
 | Assessment requires evidence that the candidate:1. Controlled environmental hazards
2. Controlled environmental pollution
3. Demonstrated sustainable resource use
4. Evaluated current practices in relation to resource usage
 |
| 1. Resource Implications
 | The following resources should be provided:* 1. Workplace with storage facilities
	2. Tools, materials and equipment relevant to the tasks (e.g. cleaning tools, cleaning materials, trash bags, etc.)
	3. PPEs
	4. Manuals and references
	5. Legislation, policies, procedures, protocols and local ordinances relating to environmental protection
	6. Case studies/scenarios relating to environmental Protection
 |
| 1. Methods of Assessment
 | Competency in this unit may be assessed through:1. Observation
2. Oral questioning
3. Written tests
4. Third party reports
5. Portfolio
 |
| 1. Context of Assessment
 | Competency may be assessed on the job, off the job or a combination of these as well as in work placement (internship). Off the job assessment must be undertaken in a closely simulated workplace environment.  |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended. |

# DEMONSTRATE OCUPATIONAL SAFETY AND HEALTH PRACTICES

 **UNIT CODE: BUS/OS/INS/BC/07/4/A**

**UNIT DESCRIPTION**

This unit specifies the competencies required to practice safety and health, and comply with OSH requirements relevant to work. It involves observing workplace procedures for hazards and risk prevention and participating in arrangements for workplace safety and health maintenance.

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT**These describe the key outcomes which make up workplace function. | **PERFORMANCE CRITERIA**These are assessable statements which specify the required level of performance for each of the elements.***Bold and italicized terms*** ***are elaborated in the Range*** |
| 1. Observe workplace procedures for hazards and risk prevention
 | 1. Arrangement of work area and items in accordance with
2. Company housekeeping procedures is followed
3. Work standards and procedures are followed
4. ***Prevention and control measures***, including use of ***safety gears/PPE*** are applied
5. Standards and procedures for ***incidents and emergencies*** are studied and applied, as needed
 |
| 1. Participate in arrangements for workplace safety and health maintenance
 | 1. Orientations on ***OSH requirements/regulations*** of tasks is participated
2. Feedback on health, safety, and security concerns are provided to appropriate personnel as required in a sufficiently detailed manner.
3. Workplace procedures for reporting hazards, incidents, injuries and sickness are practiced
4. OSH requirements/ regulations and workplace safety and hazard control procedures are reviewed, and compliance reported to appropriate personnel, as needed
5. Needed ***OSH-related trainings*** are identified and proposed to appropriate personnel
 |

**RANGE**

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environments and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range** |
| * Prevention and control measures may include but are not limited to:
 | * Eliminate the hazard (i.e., get rid of the dangerous machine
* Isolate the hazard (i.e. keep the machine in a closed room and operate it remotely; barricade an unsafe area off)
* Substitute the hazard with a safer alternative (i.e., replace the machine with a safer one)
* Use administrative controls to reduce the risk (i.e. give
* trainings on how to use equipment safely; OSH-related
* topics, issue warning signages, rotation/shifting work
* schedule)
* Use engineering controls to reduce the risk (i.e. use safety guards to machine)
* Use personal protective equipment
* Safety, Health and Work Environment Evaluation
* Periodic and/or special medical examinations of workers
 |
| * Safety gears /PPE (Personal Protective Equipment’s) may include but are not limited to:
 | * Arm/Hand guard, gloves
* Eye protection (goggles, shield)
* Hearing protection (ear muffs, ear plugs)
* Hair Net/cap/bonnet
* Hard hat
* Face protection (mask, shield)
* Apron/Gown/coverall/jump suit
* Anti-static suits
* High-visibility reflective vest
 |
| * Incidents and emergencies may include but are not limited to:
 | * Chemical spills
* Equipment/vehicle accidents
* Explosion
* Fire
* Gas leak
* Injury to personnel
* Structural collapse
* Toxic and/or flammable vapors emission.
 |
| * OSH requirements / regulations may include but are not limited to:
 | * Building code
* Permit to Operate
 |
| * OSH-related trainings may include but are not limited to:
 | * Safety Orientations relevant to tasks
* Safe and Correct Operation of Tools and Equipment
* Health Orientations/trainings (Healthy Lifestyle, Prevention of drug/alcohol dependence, violence in the workplace, work-stress)
* Prevention and Control of OSH Hazards in the workplace
* Chemical Handling
* Safety Trainings (Fire Safety, Construction Safety, Confined Space)
* Prevention and Control of Work-related Injuries and Illness
* Basic First-aid Trainings
* Emergency Response Trainings
* Trainings on use of fire-extinguisher
 |

**REQUIRED SKILLS AND KNOWLEDGE**

This section describes the skills and knowledge required for this unit of competency.

**Required Skills**

The individual needs to demonstrate the following skills:

* Communication
* Knowledge management
* Collaborating
* Interpersonal
* Troubleshooting
* Critical thinking
* Observation

**Required Knowledge**

The individual needs to demonstrate knowledge of:

* General OSH principles and legislations
* Principles of good housekeeping (5S)
* Company/workplace policies/ guidelines
* Standards and safety requirements of work process and procedures
* Standard Workplace emergency plan and procedures
* Safety and health requirements of tasks
* Workplace guidelines on providing feedback on OSH and security concerns
* OSH regulations
* Hazard control procedures
* OSH trainings relevant to work

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical Aspects of Competency
 | Assessment requires evidence that the candidate:1. Follows work and housekeeping procedures, and complies with its requirements
2. Follows work standards and procedures
3. Applies OSH preventive and control measures, including emergency plan, standards and procedures
4. Participates in orientations on OSH requirements of tasks
5. Provides feedback on health, safety, and security concerns in a sufficiently detailed manner.
6. Practices workplace procedures for reporting hazards, incidents, injuries and sickness
7. Reviews and reports compliance to workplace OSH regulations and hazard control procedures

1.8 Identifies and proposes OSH trainings relevant to work |
| 1. Resource Implications
 | The following resources should be provided:Facilities, materials tools and equipment necessary for the activity |
| 1. Methods of Assessment
 | Competency in this unit may be assessed through:1. Observation
2. Oral questioning
3. Third party report
4. Written tests
 |
| 1. Context of Assessment
 | Competency may be assessed on the job, off the job or a combination of these. Off the job assessment must be undertaken in a closely simulated workplace environment.  |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended. |

# CORE UNITS OF COMPETENCY

# PROVIDE FINANCIAL SECURITY

**UNIT CODE:** BUS/OS/INS/CR/01/4/A

**UNIT DESCRIPTION**

This unit covers the competencies required to provide financial security. It involves matching clients’ insurance needs to available products, developing financial security proposal and closing insurance product sales process.

This standard applies in the insurance industry under the financial services sector.

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT** These describe the key outcomes which make up company function | **PERFORMANCE CRITERIA**These are assessable statements which specify the required level of performance for each of the elements.***Bold and italicized terms are elaborated in the Range*** |
| 1. Match client’s insurance needs to available products
 | 1. ***Manuals for identifying and matching client’s needs*** to financial products is developed
2. ***Financial security needs*** of the client are analysed and profiled based on information provided.
3. ***Available financial security products*** are matched with clients’ needs based on clients’ profile.
 |
| 1. Develop financial security sale proposal
 | 1. Financial security sale proposal is prepared based on clients’ profile.
2. Financial security sale proposal is discussed based on clients’ needs and available products.
3. Clients’ opinions and views are identified based on the discussion.
4. Clients’ objections are handled based on facts.
5. Financial security sale consensus is reached based on discussion held.
 |
| 1. Close insurance product sales process
 | 1. Proposal forms are completed based on type of product.
2. Insurance premium is agreed based on the product.
3. Insurance product sale is closed and signed on the prescribed proposal form.
 |

**RANGE**

This section provides work environment and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range** |
| 1. Manuals for matching client’s needs may include but not limited to:
 | * Brochures
* Prospectus
* Rating tables
* Proposal forms
 |
| 1. Financial security needs may include but not limited to:
 | * Education
* Life
* Health
* Savings
* Casualty
* Burglary
 |
| 1. Available financial security products may include but not limited to:
 | * Life insurance
	+ Education
	+ Whole life
	+ Term life
	+ Endowment
	+ Investment
	+ Retirement
* General insurance
	+ Medical
	+ Motor
	+ Fire
	+ Aviation and marine
	+ Liability
 |

**REQUIRED SKILLS AND KNOWLEDGE**

This section describes the skills and knowledge required for this unit of competency.

**Required Skills**

The individual needs to demonstrate the following skills:

* Communications
* Problem solving
* Interpersonal
* Planning
* Analytical
* Time management
* Critical thinking
* Presentation
* Computation
* ICT
* Record keeping

**Required Knowledge**

The individual needs to demonstrate knowledge of:

* Fundamentals of insurance practice
* Principles of insurance
* Customer care
* Insurance premiums
* Principles of selling
* Ethical issues
* Product knowledge
* Insurance market
* Financial security needs
* Risk and insurance
* Matching client’s needs
* Premium computation
* Budgeting
* Investment
* Credit
* Retirement
* Saving

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical aspects of Competency
 | Assessment requires evidence that the candidate:1. Sought client financial security needs effectively.
2. Explained product features to potential clients appropriately.
3. Gathered manuals for matching client’s needs appropriately.
4. Analysed and profiled client’s financial security needs accurately.
5. Matched available financial security products with client’s needs correctly.
6. Prepared financial security sale proposal appropriately.
7. Discussed financial security sale proposal effectively.
8. Handled clients’ objections appropriately.
9. Identified clients’ opinions and views appropriately.
10. Reached financial security sale consensus promptly.
11. Completed proposal forms correctly.
12. Insurance premium rate is accurately conveyed to the client
13. Closed insurance product sale timely.
14. Demonstrated knowledge of financial security
 |
| 1. Resource Implications for competence assessment
 | The following resources should be provided: * 1. Resources relevant to the proposed activity or tasks
	2. Appropriately simulated company environment where assessment can take place
	3. Access to relevant company environment
 |
| 1. Methods of Assessment
 | Competency in this unit may be assessed through: * 1. Observation
	2. Written tests
	3. Oral questioning
	4. Interviewing
	5. Portfolio of evidence
	6. Third party report
 |
| 1. Context of Assessment
 | Competency may be assessed:* 1. On-the -job
	2. Off-the-job
	3. Company experience
 |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry sector, company and job role is recommended. |

PROCESS INSURANCE POLICYCONTRACT APPLICATIONS

**UNIT CODE:** BUS/OS/INS/CR/02/4/A

**UNIT DESCRIPTION**

This unit covers the competencies required to process insurance policy contract application. It involves registering policy application documents, creating clients’ files, determining premium payable, preparing insurance policy contract documents and maintaining clients’ insurance contract records.

This standard applies in the Insurance Industry under the Financial Services Sector.

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT** These describe the key outcomes which make up company function | **PERFORMANCE CRITERIA**These are assessable statements which specify the required level of performance for each of the elements.***Bold and italicized terms are elaborated in the Range*** |
| 1. Register policy application documents
 | 1. ***Stationery for receiving and recording*** policy application forms are identified and gathered based on company policy.
2. Insurance Policy application documents are received and verified based on company policy.
3. Policy application documents are recorded based on company policy.
 |
| 1. Create clients’ files
 | 1. ***Data for creating client’s file*** is identified and gathered based on company policy.
2. Insurance policy application documents are classified based on products.
3. Client file is opened base on company filing system.
 |
| 1. Determine premium payable
 | 1. ***Client information*** is analysed based on the risk.
2. Client is advised on decision based on risk analysis results.
3. Premium payable is calculated based on ***nature of the risk.***
4. Client is advised on premium payable as per company policy.
5. Premium payment is acknowledged as per company policy.
 |
| 1. Prepare insurance policy contract documents
 | 1. ***Policy contract documents*** are generated based on the type of contract.
2. Policy contract documents are delivered based on company policy.
3. Insurance policy contract details, terms and conditions are explained as per company policy.
 |
| 1. Maintain clients’ insurance contract records
 | 1. Clients’ files are stored based on company filing system.
2. Clients’ files are retrieved based on company filing system.
3. Clients’ files are updated based on company policy.
4. Clients’ files are tracked based on company filing system.
5. Clients’ files are archived based on company policy.
 |

**RANGE**

This section provides work environment and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

|  |  |
| --- | --- |
| Variable | **Range** |
| 1. Stationery for receiving and recording may include but not limited to:
 | * Stationery
* Registration book
* Receiving stamp
 |
| 1. Data for creating client’s file may include but not limited to:
 | * Names
* Gender
* Age
* Occupation
* Income
* Health status
 |
| 1. Nature of the risk may include but not limited to:
 | * Motor
* Liability
* Fire
* Life
* Pension
* Property
 |
| 1. Client information may include but not limited to:
 | * Age
* Occupation/ Lifestyle
* Claims experience
* Sum insured
* Nationality
* Subject matter of Insurance
 |
| 1. Policy contract documents may include but not limited to:
 | * Cover notes
* Certificates of insurance
* Pre-printed policy documents
* Proposal forms
 |

**REQUIRED SKILLS AND KNOWLEDGE**

This section describes the skills and knowledge required for this unit of competency.

**Required Skills**

The individual needs to demonstrate the following skills:

* Communications
* Problem solving
* Interpersonal
* Planning
* Analytical
* Time management
* Critical thinking
* Presentation
* ICT
* Record keeping
* Filing
* Computation

**Required Knowledge**

The individual needs to demonstrate knowledge of:

* Fundamentals of insurance practice
* Principles of insurance
* Customer care
* Insurance premiums computation
* Ethical issues
* Product knowledge
* Insurance market
* Financial security needs
* Risk and insurance

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical aspects of Competency
 | 1. Identified stationery for receiving and recording policy application documents correctly.
2. Received and verified insurance policy application documents correctly.
3. Recorded policy application documents correctly.
4. Identified and gathered stationery for creating client’s file correctly.
5. Classified insurance policy application documents correctly.
6. Opened clients’ file correctly.
7. Analysed client information correctly.
8. Advised client on results of risk analysis decision promptly.
9. Calculated premium payable on risk accurately.
10. Advised client on premium payable promptly.
11. Acknowledged premium payment promptly.
12. Generated policy contract documents promptly.
13. Delivered policy contract documents promptly.
14. Explained insurance policy contract details, terms and conditions effectively.
15. Stored clients’ files appropriately.
16. Retrieved clients’ files appropriately.
17. Updated clients’ files correctly.
18. Tracked clients’ files appropriately.
19. Archived clients’ files appropriately.
20. Demonstrated knowledge of processing insurance policy contract applications.
 |
| 1. Resource Implications for competence assessment
 | The following resources should be provided: * 1. Resources relevant to the proposed activity or tasks
	2. Appropriately simulated company environment where assessment can take place
	3. Access to relevant company environment
 |
| 1. Methods of Assessment
 | Competency in this unit may be assessed through: * 1. Observation
	2. Written tests
	3. Oral questioning
	4. Interviewing
	5. Portfolio of evidence
	6. Third party report
 |
| 1. Context of Assessment
 | Competency may be assessed:* 1. On-the -job
	2. Off-the-job
	3. Company experience
 |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry sector, company and job role is recommended. |

# PROVIDE INSURANCE CONTRACT ADMINISTRATIVE SERVICES

**UNIT CODE:** BUS/OS/INS/CR/03/4/A

**UNIT DESCRIPTION**

This unit covers the competencies required to provide insurance contract administrative services. It involves processing insurance policy contract: adjustments, renewals and claims.

This standard applies in the insurance industry under the financial services sector.

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT** These describe the key outcomes which make up workplace function | **PERFORMANCE CRITERIA**These are assessable statements which specify the required level of performance for each of the elements.***Bold and italicized terms are elaborated in the Range*** |
| 1. Process insurance policy contract adjustments
 | 1. ***Insurance policy contract amendment instructions*** are received as per company policy.
2. Insurance policy contract amendment instructions are classified based on their nature.
3. Insurance policy contract document is endorsed based on instructions.
4. Insurance policy contract amendment feedback is provided based on company policy.
 |
| 1. Process insurance policy renewals
 | 1. Insurance policy contract renewal notices are sent as per company policy.
2. Insurance policy contract renewal instructions and premium payment are received as per company policy.
3. Insurance policy contract renewal information is classified based on nature of insurance contract.
4. Insurance policy contract renewal document is prepared based on nature of insurance contract.
5. Insurance policy contract renewal document is dispatched based on company policy.
 |
| 1. Process insurance policy contract claims
 | 1. Claims notification is received as per company policy.
2. Claims notification is acknowledged as per company policy and compliance guidelines.
3. Claims information is verified based on nature of insurance policy contract.
4. Claims file is opened as per company filing system.
5. ***Client’s expectations*** are managed as per company policy.
6. ***Claims support documents*** are obtained based on ***nature of the claim***.
7. Claims file is escalated as per company policy.
 |

**RANGE**

This section provides work environment and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range** |
| 1. Insurance policy contract amendment instructions may include but not limited to:
 | * Cancellation
* Increase /decrease of terms
* Alteration of terms
* Amendment of personal details/data
 |
| 1. Client’s expectations may include but not limited to:
 | * Acceptance/ decline of claim
* Settlement timelines
* Process flow
* Client’s anxiety
 |
| 1. Claims support documents may include but not limited to:
 | * Relevant documents as per the Claim
* Police abstract report
* Copy of logbook
* Copy of driving license
* Medical reports
* Letter of administration /grant of probate
 |
| 1. Nature of the claim may include but not limited to:
 | * Property damage claim
* Death claim
* Body injury claim
* Financial loss claim
 |

**REQUIRED SKILLS AND KNOWLEDGE**

This section describes the skills and knowledge required for this unit of competency.

**Required Skills**

The individual needs to demonstrate the following skills:

* Communications
* Problem solving
* Interpersonal
* Planning
* Analytical
* Time management
* Critical thinking
* Presentation
* ICT
* Record keeping
* Filing
* Computation

**Required Knowledge**

The individual needs to demonstrate knowledge of:

* Fundamentals of insurance practice
* Principles of insurance
* Customer care
* Insurance premiums
* Principles of selling
* Ethical issues
* Product knowledge
* Insurance market
* Financial security needs
* Risk and insurance
* Matching client’s needs
* Basic knowledge of administration

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical aspects of Competency
 | 1. Received insurance policy contract amendment instructions appropriately.
2. Classified insurance policy contract amendment instructions correctly.
3. Endorsed insurance policy contract document instructions correctly.
4. Provided insurance policy contract amendment feedback promptly.
5. Sent insurance policy contract renewal notices promptly.
6. Received Insurance policy contract renewal instructions and premium payment appropriately.
7. Classified insurance policy contract renewal information correctly.
8. Prepared insurance policy contract renewal document correctly.
9. Dispatched insurance policy contract renewal document promptly.
10. Received claims notification appropriately.
11. Acknowledged claims notification appropriately.
12. Verified claims information correctly.
13. Opened claims file appropriately.
14. Managed client’s expectations effectively.
15. Obtained claims support documents appropriately.
16. Demonstrated knowledge of insurance contract administrative services
 |
| 1. Resource Implications for competent certification
 | The following resources should be provided: * 1. Resources relevant to the proposed activity or tasks
	2. Appropriately simulated company environment where assessment can take place
	3. Access to relevant company environment
 |
| 1. Methods of Assessment
 | Competency in this unit may be assessed through: * 1. Observation
	2. Written tests
	3. Oral questioning
	4. Interviewing
	5. Portfolio of evidence
	6. Third party report
 |
| 1. Context of Assessment
 | Competency may be assessed:* 1. On-the -job
	2. Off-the-job
	3. Company experience
 |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry sector, company and job role is recommended. |

# PROVIDE CUSTOMER CARE SERVICES

**UNIT CODE:** BUS/OS/INS/CR/04/4/A

**UNIT DESCRIPTION**

This unit covers the competencies required to provide customer care services. It involves soliciting for clients’ feedback, addressing clients concerns, communicating clients’ solutions and maintaining client relationships.

This standard applies in the insurance industry under the financial services sector.

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT** These describe the key outcomes which make up company function | **PERFORMANCE CRITERIA**These are assessable statements which specify the required level of performance for each of the elements.***Bold and italicized terms are elaborated in the Range*** |
| 1. Solicit for clients’ feedback
 | 1. ***Client’s feedback collection manuals*** are developed as per company policy.
2. Clients’ feedback is sought based on services provided as per the feedback collection manual
3. Clients’ feedback is profiled based on its nature.
 |
| 1. Address clients concerns
 | 1. Clients concerns are acknowledged as per the company policy
2. Client concerns are handled based on their nature.
3. ***Client concerns*** are referred based on their nature and complexity.
4. Follow up on escalated concerns is made as per company policy.
 |
| 1. Communicate clients solutions
 | 1. ***Clients’ solutions*** are obtained as per company policy.
2. Clients’ solutions are communicated as per company policy.
 |
| 1. Maintain client relationship
 | 1. ***Client interactions*** are enhanced as per company policy.
2. Client new needs are identified and addressed as per company policy.
 |

**RANGE**

This section provides work environment and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range** |
| 1. Client’s feedback collection manuals may include but not limited to:
 | * Questionnaires
* Suggestion boxes
* Interviews guides
* Random calls
 |
| 1. Client concerns may include but not limited to:
 | * Mode of payment
* Premium discounts
* Claims payment delays
* Policy terms and conditions
 |
| 1. Clients’ solutions may include but not limited to:
 | * Adjustments
* Claim payment
* Cancellation
* Policy renewal
* Clarifications
 |
| 1. Client interactions opportunities may include but not limited to:
 | * Dinners
* Visits
* Lunches
* Open days
* Trips
* Scheduled calls
 |

**REQUIRED SKILLS AND KNOWLEDGE**

This section describes the skills and knowledge required for this unit of competency.

**Required Skills**

The individual needs to demonstrate the following skills:

* Communications
* Problem solving
* Interpersonal
* Planning
* Analytical
* Time management
* Critical thinking
* Presentation
* ICT
* Record keeping
* Computation
* Public relations

**Required Knowledge**

The individual needs to demonstrate knowledge of:

* Fundamentals of insurance practice
* Principles of insurance
* Customer care
* Insurance premiums
* Ethical issues
* Product knowledge
* Insurance market
* Risk and insurance
* Record keeping
* Effective communication
* Time management
* Strategic problem solving
* Company vision

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical aspects of Competency
 | Assessment requires evidence that the candidate:1. Used client’s feedback collection manuals appropriately.
2. Sought clients’ feedback appropriately
3. Profiled clients’ feedback correctly.
4. Handled client concerns effectively.
5. Referred client concerns appropriately.
6. Followed up on escalated concerns effectively.
7. Obtained clients’ solutions appropriately.
8. Communicated clients’ solutions appropriately.
9. Enhanced client interactions effectively.
10. Addressed client’s new needs effectively.
11. Demonstrated knowledge of customer care.
 |
| 1. Resource Implications for competence certification
 | The following resources should be provided: * 1. Resources relevant to the proposed activity or tasks
	2. Appropriately simulated company environment where assessment can take place
	3. Access to relevant company environment
 |
| 1. Methods of Assessment
 | Competency in this unit may be assessed through: * 1. Observation
	2. Written tests
	3. Oral questioning
	4. Interviewing
	5. Portfolio of evidence
	6. Third party report
 |
| 1. Context of Assessment
 | Competency may be assessed:* 1. On-the -job
	2. Off-the-job
	3. Company experience
 |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry sector, company and job role is recommended. |